

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: James I. Mahaney et al.  
Serial No.: 10/774,058  
Filed: February 6, 2004  
Examiner: Samica L. Norman  
Art Unit: 3694  
Confirmation No.: 4821  
Title: *Method for Maximizing Retirement Income Using Financial  
Bridge Products and Deferred Social Security Income*

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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**RESPONSE TO ELECTION/RESTRICTIONS REQUIREMENT**

Applicants provide the following remarks in response to the Election/Restrictions Requirement ("Restriction Requirement") dated July 9, 2009: